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## COMPREHENSIVE REPORT

DUNS: 09-643-0863  
RONSIN PHOTOCOPY INC215 S LEMON CREEK DRIVE  
AND BRANCH(ES) OR DIVISION(S)  
WALNUT CA 91789  
TEL: 909 594-5995FINANCIAL STRESS CLASS: 1  
CREDIT SCORE CLASS: 2

KEY

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LOWEST RISK			HIGHEST RISK	
1	2	3	4	5

SIC: 73 89  
LINE OF BUSINESS: MICRO-FILM SERVICE  
YEAR STARTED: 1976  
CONTROL DATE: 1976

DATE PRINTED: NOV 27 2007

CHIEF EXECUTIVE: DENNIS GRANT, PRES

## =====

- EXECUTIVE SUMMARY
- The Financial Stress Class of 1 for this company shows that firms with this classification had a failure rate of 1.2% (120 per 10,000), which is lower than the average of businesses in D&B's database.
  - The Credit Score Class of 2 for this company shows that 4.6% of firms with this classification paid one or more bills severely delinquent, which is lower than the average of businesses in D&B's database.
  - Subject company pays its bills within terms.
  - Subject company's industry pays its bills an average 8 days beyond terms.
  - Subject company pays its bills more promptly than the average for its industry.
  - Under present management control 31 years.
  - No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database.
  - History is clear.

## =====

D&amp;B Rating: 1R2

Payment Activity  
(based on 17 experiences):

Average High Credit:	\$1,430
Highest Credit:	\$7,500
Total Highest Credits:	\$21,450

# of Employees  
Total: 100  
(60 Here)

Worth: -

Exh. C

Working Capital: -

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FINANCIAL STRESS SUMMARY

The Financial Stress Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganizing or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class:	1
(Highest Risk: 5; Lowest Risk: 1)	
Incidence of Financial Stress Among Businesses with this Class:	1.20% (120 per 10,000)
Incidence of Financial Stress:	2.60% (260 per 10,000)
- Average of businesses in D&B's database	
Financial Stress National Percentile:	100
(Highest Risk: 1; Lowest Risk: 100)	
Financial Stress Score:	1566
(Highest Risk: 1,001; Lowest Risk: 1,875)	

The Financial Stress Score of this business is based on the following factors:

There are no Financial Stress comments for this case.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations with loss to creditors. The average Incidence of Financial Stress is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence

statistics are based on 2004.

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FINANCIAL STRESS NORMS

Norms for Companies in the Same ...	National Percentile
- Region (PACIFIC)	50
- Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	52
- Employee Range (100-499)	99
- Years in Business Range (26+)	74
- Subject Company	100

Key Comparisons

The subject company has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

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CREDIT SCORE SUMMARY

The Credit Score Class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.

Credit Score Class:	2
Incidence of Delinquent Payment Among Companies with this Class:	4.60%
Incidence of Delinquent Payment:	20.10%
- Average compared to businesses in D&B's database	
Percentile:	80
Credit Score:	513

The Credit Score of this business is based on the following factors:

- No record of open lien(s), or judgment(s) in the D&B files.
- Business does not own facilities.



## Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Delinquency Rate is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Credit Class, Percentile, Score and Incidence statistics are based on sample data from 2004.

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CREDIT SCORE NORMS

Norms for Companies in the Same ...	National Percentile
- Region (PACIFIC)	52
- Industry: BUSINESS, LEGAL AND ENGINEERING SERVICES	49
- Employee Range (100-499)	75
- Years in Business Range (26+)	79
- Subject Company	80

## Key Comparisons

The subject company has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

## ===== PAYMENT TRENDS

PAYDEX scores below are based on dollar weighted trade in most recent 12 mos.

	'05 DEC	'06 MAR	'06 JUN	'06 SEP	'06 DEC	'07 JAN	'07 FEB	'07 MAR	'07 APR	'07 MAY	'07 JUN	'07 JUL	'07 AUG	'07 SEP	'07 OCT	'07 NOV
FIRM	78	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
Industry Quartiles																
Upper	79	79	79	79	79			79			79			79		
Median	74	75	75	75	75			75			75			75		
Lower	67	68	68	68	68			68			68			68		

Industry PAYDEX based on:

SIC: 73XX

10,878 Firms

## KEY TO PAYDEX SCORES:

80 Within terms

75 8 Days Beyond Terms

67 18 Days Beyond Terms

## ===== SUMMARY OF PAYMENT HABITS

## Dollar Range Comparisons:

Suppliers That Extend Credit of...	Number of Experiences:	Total Amount	% of Dollars Within Terms
	#	\$	%
OVER \$100,000	0	0	0
\$50,000 - 99,999	0	0	0
\$15,000 - 49,999	0	0	0
\$ 5,000 - 14,999	2	12,500	100
\$ 1,000 - 4,999	4	5,500	100
Under 1,000	9	3,450	99

## ===== PAYMENT ANALYSIS BY INDUSTRY

There are 17 payment experiences in D&B's file for the most recent 12 months, with 7 experiences reported during the last three month period.

Total Recd #	Dollar Amount \$	Highest Credit \$	Within Terms ---	Slow 1-30 %	Slow 31-60 %	Slow 61-90 %	Slow 91+ %

Total in D&B's File	17	21,450	7,500
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## Industry

Misc business service	2	10,000	7,500	100	0	0	0	0
Mfg photograph equip	2	5,750	5,000	100	0	0	0	0
Whol office supplies	2	1,500	1,000	100	0	0	0	0
Misc publishing	2	0	0	0	0	0	0	0
Gas service station	1	1,000	1,000	100	0	0	0	0
Whol service paper	1	1,000	1,000	100	0	0	0	0
Misc general gov't	1	750	750	100	0	0	0	0
Whol industrial equip	1	500	500	100	0	0	0	0
Whol office equipment	1	500	500	100	0	0	0	0
Radiotelephone commun	1	250	250	100	0	0	0	0
Nonclassified	1	100	100	100	0	0	0	0
Fire/casualty insur.	1	50	50	100	0	0	0	0
Electric services	1	50	50	0	100	0	0	0

## OTHER PAYMENT CATEGORIES:

Cash Experiences	0	0
Paying Record Unknown	0	0
Unfavorable Comments	0	0
Placed for Collection		
with D&B	0	0
other	0	N/A

Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

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PUBLIC FILINGS SUMMARY

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	#	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	0	-
UCC's	0	-

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BUSINESS BACKGROUND

## HISTORY

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CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY  
OF STATE OR OTHER OFFICIAL SOURCE AS OF 11/09/2007:

This data is for informational purposes only, certification can only be obtained through the Sacramento Office of the California Secretary of State.

BUSINESS TYPE: LIMITED LIABILITY STATE OF INCORP: CALIFORNIA  
COMPANY

09/28/07

DENNIS GRANT, PRES ROBERT ALKEMA, CHB  
CHERYL ALKEMA, SEC-TREAS  
DIRECTOR(S): THE OFFICER(S)

Business started 1976 by Cheryl and Robert Alkema. Relocated 1979 from La Puente CA. 100% of capital stock is owned by the officers.

DENNIS GRANT born 1950. 1971-77 employed at Ernst & Ernst, Los Angeles, CA. 1978-93 employed at Weil & Co, partner, Santa Monica, CA. Sold interest with no outstanding debt. 1993-present active here.

ROBERT ALKEMA born 1936. 1976-present active here. 1957-1978 a deputy for Los Angeles County Sheriff's Department, Los Angeles, CA.

CHERYL ALKEMA born 1939. 1976-present active here. 1968-1976 active as a homemaker.

#### OPERATIONS

09/28/07

Micro-film service specializing in photocopy of records for litigation (100%).

Terms are net 30 days. Has 800 account(s). Sells to insurance industry and law firms. Territory : Southern California. Nonseasonal.

EMPLOYEES: 100 which includes officer(s). 60 employed here.

FACILITIES: Leases 12,000 sq. ft. in a one story concrete block building.

LOCATION: Light industrial section on side street.

BRANCHES: Branches: San Diego, CA; Mission Hills, CA; Santa Monica, CA; Riverside, CA; Oakland, CA; and Alhambra, CA. Operations same as headquarters.

#### OTHER CORPORATE DETAILS

CORPORATE STATUS: ACTIVE

CORPORATE AGENT: ROBERT ALKEMA, 215 S LEMON CREEK DRIVE, WALNUT, CA

STATE ID NO: 199510410024

#### FINANCIAL SUMMARY

#### KEY BUSINESS RATIOS

#### NOTE:

D&B has been unable to obtain sufficient financial information from this



company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance.

To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

(Industry Norms Based on 27 Establishments)

	Profitability %		Short-Term Solvency		Efficiency (%)		Utilization (%)
	Return on Sales	Return on Net Worth	Curr Ratio	Quick Ratio	Assets/ Sales	Sales/ Net working Capital	Total Liabs/ Net Worth
Firm	UN	UN	UN	UN	UN	UN	UN
Industry Median	6.6	23.2	1.6	1.1	55.3	10.4	99.5
Industry Quartile	UN	UN	UN	UN	UN	UN	UN

UN = Unavailable

FINANCIAL INFORMATION

09/28/07 Sources contacted declined information on September 26, 2007.

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CUSTOMER SERVICE

If you need any additional information, or have any questions regarding this report, please call our Customer Service Center at (800) 234-3867 from anywhere within the U.S. From outside the U.S., please call your local D&B office.

END OF COMPREHENSIVE REPORT

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